

Information to identify the case:

Debtor 1	<u>Rory Bembridge</u>	Social Security number or ITIN	xxx-xx-7207
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 18-31354-JKS			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Rory Bembridge

6/5/20

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Rory Bembridge
DebtorCase No. 18-31354-JKS
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 30

Date Rcvd: Jun 05, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 07, 2020.

db +Rory Bembridge, 20 Rosedale Ave, Montclair, NJ 07042-3308
cr +Deutsche Bank National Trust Company as Trustee fo, RAS Crane, LLC,
10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
517931092 +DEUTSCHE BANK NATIONAL TRUST COMPANY, Nationstar Mortgage LLC d/b/a Mr. Cooper,
ATTN: Bankruptcy Dept, PO Box 619096, Dallas TX 75261-9096
517850914 +Deutsche Bank National Trust Company, RAS Crane, LLC, 10700 Abbotts Bridge Road, Suite 170,
Duluth, GA 30097-8461
517838278 +Equifax, POB 740241, Atlanta, GA 30374-0241
517838279 +Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
517838280 +Financial Corporation of America, Po Box 203500, Austin, TX 78720-3500
517838281 +Global Client Solutions LLC, 4343 S 118th East Avenue Suite 220, Tulsa, OK 74146-4402
517838282 +Hackensack Meridian Health, Palisades Medical Center, 7600 River Road,
North Bergen, NJ 07047-6217
517838283 +Hackensack UMC Mountainside, Po BOX 864, Mahwah, NJ 07430-0864
517838285 Melcon and Ann Bembridge, 1358 Marilyn Lane, North Port, FL 34286
517838286 +Montclair Water Bureau, 205 Claremont Avenue, Montclair, NJ 07042-3401
517838287 +Mr. Cooper, 8950 Cypress Water Blvd, Coppell, TX 75019-4620
517838288 +New Jersey Gross Income Tax, P.O Box 046, Trenton, NJ 08646-0046
517838289 +Township of Montclair, Tax Assesors Office, 205 Claremont Avenue,
Montclair, NJ 07042-3401
517922904 +Toyota Motor Credit Corporation, dba Lexus Financial Services, PO Box 9013,
Addison, Texas 75001-9013
517838292 +Wf/home Pr, Attn: Bankruptcy, Po Box 51193, Los Angeles, CA 90051-5493

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 06 2020 03:30:27 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 06 2020 03:30:23 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235intp +E-mail/Text: BNC@magtrustee.com Jun 06 2020 03:31:41 Marie-Ann Greenberg,
30 Two Bridges Road, Suite 330, Fairfield, NJ 07004-1550
517902895 E-mail/Text: Bankruptcy@absoluteresolutions.com Jun 06 2020 03:28:21
Absolute Resolutions Investments, LLC, c/o Absolute Resolutions Corporation,
8000 Norman Center Drive, Suite 350, Bloomington, MN 55437517838275 +E-mail/Text: bk@avant.com Jun 06 2020 03:31:24 Avant, Attn: Bankruptcy, Po Box 9183380,
Chicago, IL 60691-3380517838276 +EDI: CAPITALONE.COM Jun 06 2020 06:23:00 Capital One, Attn: Bankruptcy, Po Box 30285,
Salt Lake City, UT 84130-0285517903968 EDI: CAPITALONE.COM Jun 06 2020 06:23:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083517838277 +E-mail/Text: bankruptcy.notifications@fisglobal.com Jun 06 2020 03:31:07 Chex System,
7805 Hudson Road, suite 100, Saint Paul, MN 55125-1703517838284 +EDI: IRS.COM Jun 06 2020 06:23:00 Internal Revenue Service, P.O. Box 7346,
Philadelphia, PA 19101-7346517838290 EDI: TFSR.COM Jun 06 2020 06:23:00 Toyota Financial Services, PO Box 5855,
Carol Stream, IL 60197517838291 E-mail/Text: DASPUBREC@transunion.com Jun 06 2020 03:28:21 TransUnion,
555 W. Adams Street, Chicago, IL 60661518745141 EDI: BL-TOYOTA.COM Jun 06 2020 06:23:00 Toyota Motor Credit Corporation,
c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701517934982 EDI: WFFC.COM Jun 06 2020 06:23:00 Wells Fargo Bank, N.A., P.O. Box 10438, MAC F8235-02F,
Des Moines, IA 50306-0438

TOTAL: 13

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 07, 2020

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 30

Date Rcvd: Jun 05, 2020

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 5, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Ilissa Churgin Hook trustee@hookandfatovich.com, J116@ecfcbis.com
Laura M. Egerman on behalf of Creditor Deutsche Bank National Trust Company as Trustee for
HarborView Mortgage Loan Trust Series 2007-7 bkyecf@rasflaw.com,
bkyecf@rasflaw.com;legerman@rasnj.com
Michelle Labayen on behalf of Debtor Rory Bembridge michelle@labayenlaw.com,
silvia@labayenlaw.com;giovanna@labayenlaw.com
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation
rsolarz@kmlawgroup.com
Shauna M Deluca on behalf of Creditor Deutsche Bank National Trust Company as Trustee for
HarborView Mortgage Loan Trust Series 2007-7 sdeluca@rasflaw.com
Sindi Mncina on behalf of Creditor Deutsche Bank National Trust Company as Trustee for
HarborView Mortgage Loan Trust Series 2007-7 smncina@rascrane.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8